# The Impact of Self-Help Groups in Women Empowerment with Special Reference to Kumargram Block, Alipurduar District (West Bengal)

Deep GHOSH[1] and Dr. Surjapada PAUL[2]

*Research Scholar[1], and Assistant Professor[2], Department of Geography and Applied Geography, University of North Bengal*

**ABSTRACT**:
Self-help groups (SHGs) is a scheme of microfinance that was introduced in India to eradicate poverty through the development of women. It is a bank-linkage program by which Government can easily connect the poor women with the banking system and helps them to change their socio-economic status. India is not developed due to the unequal progress of women as compared to men. India is promoting self-help groups as a weapon to deal with the associated problems behind women empowerment for the progress of women. Women empowerment indicates the ability of women to enjoy their rights, decision-making power, control over their lives, and livelihood status. This paper is an attempt to investigate the impact of self-help groups in women empowerment with special reference to Kumargram block, Alipurduar district (West Bengal). The objectives of the study area were to analyze to find out the major causes of joining of women in the self-help groups and also the remarkable impact of self-help groups in women empowerment. To collect information regarding this topic a pre-structured schedule and interview method have been applied. To collect the primary data purposive sampling technique were applied. The sample size of the study was 82 members of SHGs. To an analysis of the obtained data percentage analysis, Garrett ranking technique, and weighted average analysis were used. Also to test the hypothesis chi-square test is used. The study found that loan is the prime reason to join in the SHGs and also raise the income of women is the most significant impacts in women after joining the SHGs. Also, this study recommends that to remove the poor working capacity of women government should take some initiatives like focusing on women's education to improve their working efficiencies.

## I. INTRODUCTION

The all-around development of a country depends upon the equal progress of men and women of that particular country. But in India, there is a high inequality, because the progress in women is secondary in comparison to the development of men (Sahoo, 2013; Devi, 2014). The rural worker population ratio (WPR) was 35.8% in India among which only just was about 52.1 % for rural males, 19.0 % for rural females (PLFS, 2018-19). Women's progress or empowerment is an integral part of a country's development so a huge demand comes to care about women's development equally as men. Poverty is the major barrier to the empowerment of women (Nandini et al., 2017; Devi, 2014). In rural areas of India, 25.7 % of the population belongs to poverty (Poverty estimation of India Report, 2011-12). In spite of introducing several programs by the Govt. of India, women in rural areas have not been enough benefitted. To achieve the goal of women empowerment the Self Help Groups (SHGs) were introduced in India (Devi, 2014). The principle of SHGs, 'by the women, of the women and for the women' (Shireesha, 2019) indicates the capability to change the status of women. Self Help Group is a very important micro-finance project among various implemented schemes in India. SHGs are playing a significant role to eradicate the poverty of our country (Pillai, 2015; Devadasan and Rai, 2019; Santosh & Lagad, 2019). Especially it creates links between the poorest society and middle-income people with the bank to deliver different financial services that include savings, microcredit, micro-pension, micro-insurance, etc. (Nandini and Sudha, 2014). SHG provides several opportunities to their

members to raise their income and social security and also helps to overcome the existing socio-economic problems of women relating to their financial status (Lakhsmi and Vadivalagan, 2011). The SHGs programme was started in West Bengal in July 2006. After that West Bengal Govt. enlisted the SHGs programme under the Anandadhara scheme (which was initiated in 2012) to work more effectively (WBSRLM Report, 2014). The Anandadhara scheme is a poverty eradication programme for rural women to organize them into self-help groups. The main focus of the scheme is to organize rural poor women into an organization and make them empowered. In this paper, an attempt has been made to analyze the impacts of self-help groups in women empowerment at Kumargram Block under the district of Alipurduar in West Bengal.
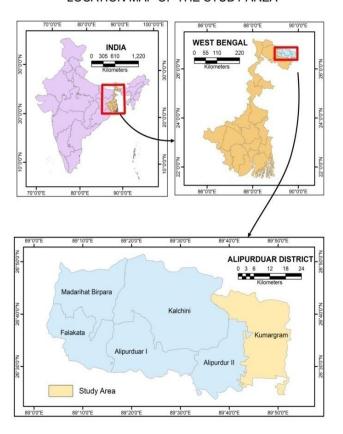
## II. STATEMENT OF THE PROBLEM

Concerning the status of women in Indian society everywhere, no country has held their women in higher regard than the status of women in India that has been liable to numerous extraordinary changes in the course of the last couple of centuries (Abishek & Gayathri, 2018). Various schemes have been introduced by the Govt. of India to empower women and improve their quality of life and also social status, among these schemes or project Self-Help Groups (SHGs) are working as one of the prominent or most effective weapons throughout India. But after reviewing some kinds of literature based on the different Indian states it is observed that no research work has been taken into consideration in the study area to explore the impacts of self-help groups on the present empowerment status of women at Kumargram block, Alipurduar District, West Bengal. So, it is very important to do research work to explore the aforesaid problems.

## III. REVIEW OF LITERATURES

R. Goankar (2001) has found that SHGs help to reduce the poverty and unemployment of women in the rural economy and plays an important role in social transformation. Also found that individual loans are being utilized in the production purpose.

R. Lakhsmi and G. Vadivalagan (2011) stated that SHGs have a significant impact especially on the social and economic aspects of women.

A. Sahoo (2013) made a judgment that SHGs engages women in productive activities and make positive impacts on the family income and influence enormous growth in the economy of the country.

T. J. Pillai (2015) mentioned in his study that SHGs uplifted women empowerment through poverty alleviations and help to increase positive economic growth.

### LOCATION MAP OF THE STUDY AREA



D. S. Selvakumar and B. Samundeeswari (2015) stated in their paper that SHGs have significant impacts on women empowerment and women promote their well-being to fights with their own norms and culture through women empowerment.

M. Nandini (2017) said SHGs help to organize women to work together and eradicate their poverty through the proper utilization of common funds (Group corpus) of the member. Also increased the decision-making capabilities of women.

E. Shireesha (2019) commented Gender inequality is the main cause of women disempowerment and SHG is the most effective and prominent tool to reduce this inequality. It has a significant impact on women's lifestyle and ways of life, not only it also empowers women but also family members and society too.

P.M. Devadasan and R. Rai (2019) stated SHGs rise the respect of women in the family and also in society. It also increases leadership quality

and strength in the women and enables them to deal with risk management.

C. B. Senthilkumar et al. (2020) analyzed the impacts of social and financial outcomes of women SHGs and studied how women SHGs transform their social status and well-being into an advanced level.

## IV.    STUDY AREA

The study area i.e. Kumargram Block is a community development block in the district of Alipurduar District, West Bengal, India. It covers 501.12 square kilometres and is located at 26°39′54″ north latitudinal and 89°49′30″ east longitudinal extensions.

The Kumargram Block's geographical location, which includes international borders with the country of Bhutan and a national border with the Indian state of Assam, makes it more vulnerable to both domestic and foreign exposure. However, because of the block's strategic location, it is known as the "Gateway to the North-East."

**Objectives of the study**
a.      To find out the major causes of joining of women in the self-help groups.
b.      To study the impacts of self-help groups on women empowerment.

**Importance of the Study**
Women in some societies are being always discriminated against due to their gender and also they are being treated as weaker than men. So, without women's empowerment, it is not possible to develop the society as well as the country. That's why several studies have been taken place to know the actual position of women in the society of different Indian states and try to measure what role women presently play. The present study is dealing with the same issue i.e. women empowerment of the study area with special reference to a self-help group and the result of the study may open a new path to the Govt. of India which will be more helpful to upgrade the social status of women and their empowerment.

## V.    METHODOLOGY

Research Methodology involves data sources, methods of data collection, and investigation of data. Research methodology is a scientific way to systematically solve the research problem and also it indicates the way, procedure, a method in which a function is executed (Nandini et al., 2017). The study is based on primary data. To collect the primary data purposive sampling technique were applied. The primary data are taken from the selected 82 SHGs members and also a predesigned and well-structured schedule and interview method have been used to avail the primary data.

To accomplish the above-mentioned objectives, the below tools of analysis were applied-

a)      **Percentage analysis** is used for interpreting age, family type, marital status, educational status, occupation, designation, period of the function, loan, repay of loan, frequency of meeting, savings, etc.

b)      **Garrett ranking technique** (Henry Garrett, 1969) has been applied to identify the most significant reason which influences the women to join the SHGs. According to this method, respondents have been questioned to ascribe the rank for all reasons and the results of such ranking have been converted into score value with the help of the following formula:

$$Percent\ position = \frac{100\ (Rij - 0.5)}{Nj}$$

Where,
Rij = Rank given for the ith variable by jth respondents
Nj = Number of variable ranked by jth respondents
Using the value of Garrett's ranking conversion table, the percent position estimated is converted into mean scores. The reasons having the highest mean value are contemplated to be the most significant factor.

c)      **Weighted average analysis** is used to identify the major impacts in women after joining the self-help groups. And also it helps to recognize some impacts that to be more important than other impacts. The formula is given below-

$$Weighted\ Score = \frac{Total\ weighted\ score}{Maximum\ possible\ weighted\ score}$$

d)      **Chi square test** is applied to test the hypothesis of the study. The chi-square test can be adopted to evaluate whether there is an association between the rows and columns in a contingency table or not. Moreprecisely, this statistic can be used to determine whether there is any difference between the study groups in the proportions of the risk factor of interest. Chi-square test and the logic of hypothesis testing were developed by Karl Pearson. (Rana and Singhal, 2015).

The Chi Square formula is-

$$Chi\ Square\ Test\ (X^2) = \sum \frac{(O-E)2}{E}$$

Where,

O = observed frequencies,
E = expected frequencies.

Comparing the tabulated value of Chi Square distribution table with the calculated value with same degree of freedom association between the rows and columns is tested.

## VI.     RESEARCH HYPOTHESIS

Null Hypothesis ($H_0$): there is no significant relation between educational status and self-interest to join in the SHGs.

## VII.      RESULT AND DISCUSSION

The detailed results and discussion are given below-

### A.        SOCIO-ECONOMIC PROFILE DETAILS OF THE RESPONDENTS

| | Age Group | No. of members (%) |
|---|---|---|
| **Table 1**: Age of the self-help group members | <30 | 23.17 |
| | 30-50 | 60.98 |
| | >50 | 15.85 |
| **Table 2**: Family type of the self-help Group members | **Family Type** | **No. of members (%)** |
| | Joint | 23.17 |
| | Separated | 76.83 |
| **Table 3**: Marital status of the self-help group members | **Marital Status** | **No. of members (%)** |
| | Married | 96.34 |
| | Unmarried | 2.44 |
| | Widow | 1.22 |
| **Table 4**: Educational status of the self-help group members | **Educational Status** | **No. of members (%)** |
| | Illiterate | 2.44 |
| | Primary | 21.95 |
| | Upper Primary | 31.71 |
| | Secondary | 29.27 |
| | Higher Secondary | 7.32 |
| | Under Graduate | 7.32 |
| **Table 5**: Occupation of the self-help group members | **Occupation** | **No. of members (%)** |
| | Housewife | 52.44 |
| | Business | 14.63 |
| | Service | 1.22 |
| | Labour | 31.71 |

Source: Primary Data, 2021

**Age Group**

Table 1 shows that out of the all respondents of SHGs, 23.17% belong to the age group of < Less than (<) 30, 60.98% come under the age group of 30-50, which is the highest among all age group and 15.58% are in the age group of above (>) 50, which is the lowest among them.

**Family type**

Table 2 reveals that 23.17% of interviewees come under joint type of family and on the other hand 76.83% of member belong to the separated type of family, which are higher than the joint type of family.

**Marital status**

Table 3 indicates that out of the all respondents of SHGs, 96.34% of members are married and 2.44% are unmarried and also 1.22% are widow.

**Educational status**

Table 4 states that 2.44% of the respondents are illiterate that are very less in nature. Beside that 31.71% of the interviewees fall under the upper primary level, which has the largest number of members in comparison to other groups.

**Occupation**

Table 5 reveals that most of the members of SHGs i.e. 52.44% of members come under the occupation of housewife and beside that business, and labour occupations occupied only 14.63%, and 31.71% respectively. The occupational status of women in service sector are very poor in nature i.e. 1.22%.

| Table 6: Designation of the self-help group members | Designation | No. of members (%) |
|---|---|---|
| | President | 8.54 |
| | Secretary | 8.54 |
| | Treasurer | 7.32 |
| | Members | 75.61 |
| Table 7: New economic activities after joining SHGs | **New economic activities after joining SHGs** | No. of members (%) |
| | Tailoring | 1.22 |
| | Animal Husbandry | 17.07 |
| | Investment in other sectors | 24.39 |
| | Total | 42.68 |
| Table 8: Period of Function of the self-help groups | **Period of Function** | No. of members (%) |
| | 6 months | 25.61 |
| | 10 months | 18.29 |
| | 1 year | 56.10 |
| Table 9: Loan taken by the self-help groups | **Loan taken by the SHGs*** | No. of Groups (%) |
| | <100000 | 16.67 |
| | 100000-200000 | 66.67 |
| | >200000 | 16.67 |
| Table 10: Repay of loan by the self-help groups.  *(Respondents answered, based on previous financial Year, 2019-2020) | **Repayment of Loan*** | No. of Groups (%) |
| | Advance | 25.00 |
| | On time | 58.33 |
| | Late | 16.67 |

**B.        A PROFILE OF THE SELF-HELP GROUP MEMBERS (PART-1)**
Source: Primary Data, 2021

**Designation of SHGs members**
Table 6 describes that among the surveyed people 8.54% of members hold the designation of president and secretary separately. And also 7.32% of members fall under the designation of treasurer. On the other hand 75.61% are only members in nature.

**Economic activities after joining**
Table 7 indicates that out of the all respondents only 42.68% of member are trying to increase their income by taking different economic activities after

joining SHGs. Among the respondents 1.22%, 17.07% and 24.39% fall under the economic activity like, tailoring, animal husbandry and investment in other sectors respectively.

**Period of function**
Table 8 specifies that out of the all respondents, 56.10% of members fall under the SHGs which has the period of function of 1 year and on the other hand 25.61% and 18.29% of members are 6 months and 10 months of period of function correspondingly.

**Loan**
Table 9 indicates that 66.67% of the surveyed groups have taken the loan of less than 100000 Rs class groups, beside that 16.67% of groups fall under both the class group of 100000-250000 Rs and more than 200000 Rs Respectively.

**Repay of loan**
Table 10 shows that out of the all selected SHGs, 58.33% of them repaid of their loan on time, while 25.00% and 16.67% of them repaid on advance and late correspondingly. But it is not static, it changes with the financial years.

| **Table 11**: Loan taken by the self-help groups | **Own Decision to utilize loans** | **No. of members (%)** |
|---|---|---|
| | Yes | 96.34 |
| | No | 3.66 |
| **Table 12**: Frequency of meeting (monthly) by the self-help groups. | **Frequency of meeting (monthly)** | **No. of members (%)** |
| | 1 | 28.05 |
| | 2 | 47.56 |
| | 4 | 24.39 |
| **Table 13**: Saving amount (Monthly) by the self-help groups | **Saving Amount (Monthly)** | **No. of members (%)** |
| | <50 | 7.32 |
| | 50-100 | 90.24 |
| | >100 | 2.44 |
| **Table 14**: Loan taken by Member of the self-help groups | **Loan taken by Member** | **No. of members (%)** |
| | Yes | 68.29 |
| | No | 31.71 |
| **Table 15**: Purpose of loan of the self-help groups | **Purpose of Loan** | **No. of members (%)** |
| | Production | 54.88 |
| | Consumption | 13.41 |

C.        A PROFILE OF THE SELF-HELP GROUP MEMBERS (PART-2)

Source: Primary Data, 2021

**Loan taken by the groups**
Table 11 describes that out of the all interviewees, 96.34% of them shared their view or decision to utilize the loan of SHGs but 3.66% of the rest did not participate or share their decision to utilize it.

**Frequency of meeting**
Table 12 shows that out of the all respondents 47.56% of members fall under the group of frequency of meeting 2/month but on the other hand 28.05% and 24.39% fall under 1/month and 4/month correspondingly.

**Saving amount (Monthly)**
Table 13 indicates that 90.24% of the total members deposit 50 Rs to 100 Rs as their monthly savings while only 7.32% and 2.44% deposits less than 50 Rs and more than 100 Rs respectively.
The most important factor which influences the respondents has been find out by using Garrett Ranking technique.

**Loan taken by Member**
Table 14 reveals that out of the all respondents 68.29% of members are availing loan from their groups but on the other hand 31.71% of members of surveyed people did not avail any loan from the groups.

**Purpose of loan**
Table 15 specifies that out of the all respondents who has taken loan, 54.88% of them utilized their loan for production purpose, which can positively affect their income and 13.41% of the rest utilized their loan for consumption purpose or to repay debts.

**VIII.      GARRETT RANKING  TECHNIQUE**

Table 16: REASONS TO JOIN IN THE SELF-HELP GROUPS.

| **Reasons** | **Mean Score** | **Rank** |
|---|---|---|
| Loan | 6386 | 1 |
| Savings | 5908 | 2 |
| Rise Income | 5031 | 3 |
| Economically  Independents | 4561 | 4 |

| | | |
|---|---|---|
| Start Business | 4196 | 5 |
| Quality Develop | 3670 | 6 |
| To Repay Debts | 3659 | 7 |
| Household Assets | 3638 | 8 |
| Children Education | 2379 | 9 |
| Influenced Through Other Members | 1958 | 10 |

Source: computed by author

Table 16 indicates that the outcomes of Garrett's score. Loan got the 1st rank, followed by savings, raise income, economically independents, start business, quality develop, to repay debts, household assets, children education and influence through other members 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th ranks respectively.

## IX. WEIGHTED AVERAGE ANALYSIS

To find out the most important impacts of self-help groups in women after joining the SHGs weighted average analysis has been applied. The following indicators of women empowerment has been referred to the respondents to assign number out of 1-10 rating scale based on their experience that they gained after joining the SHGs.

Table 17: Empowerment after joining self-help group

| Sl. No. | Indicators of empowerment | Weighted average score |
|---|---|---|
| 1 | Raise Income | 34.142 |
| 2 | Self-Employment | 3.794 |
| 3 | Economic Independent | 17.071 |
| 4 | Easy access to bank | 11.381 |
| 5 | Decision Maker | 6.828 |
| 6 | Increase Confidence & Capabilities | 8.535 |
| 7 | Upgrading Skill & Knowledge | 5.690 |
| 8 | Risk, Barrier & Credit management | 4.877 |
| 9 | Social Awareness | 4.268 |
| 10 | Political Awareness | 3.414 |

Source: computed by author

Table 17 shows that the weighted average scores ranges from 3.414 to 34.142. The indicators like political awareness, self-employment, social awareness, and risk, barrier & credit management etc. has secured least average score and stood at last. On the other hand raise income, economic independent, easy access to bank etc. has secured highest average score and stood at top.

## X. HYPOTHESIS TESTING

The hypothesis has been statistically tested and proved by using the chi-square results.

Table 18: EDUCATIONAL STATUS AND SELF-INTEREST TO JOIN IN THE SHGS

| Educational Qualification | Self Interest to join SHGs | | Total |
|---|---|---|---|
| | Yes | No | |
| Illiterate | 0 | 2 | 2 |
| Primary | 14 | 4 | 18 |
| Upper Primary | 23 | 3 | 26 |
| Secondary | 22 | 2 | 24 |
| Higher Secondary | 5 | 1 | 6 |
| Under Graduate | 6 | 0 | 6 |
| Total | 70 | 12 | 82 |

| Test | No. of Respondents | $X^2*$ | df** |
|---|---|---|---|
| Chi Square Test | 82 | 14.51 | 5 |

Source: Computed by author

*tabulated value at 0.05 significant level is 11.07.
** Degree of freedom is 5

Table 18 shows that the calculated value of Chi Square Test at 0.05 significant level is 14.51 which is greater than the tabulated value as same 0.05 significant level. That's why, the null hypothesis

## XI.    FINDINGS

a)    The result assured that getting loan is the most prime reason to join of women in the self-help groups, followed by rise income, savings etc.
b)    The study indicates that raised income is the most important empowerment in the women that they achieved, followed by economic independence, easy access to the bank, etc.

f)    Dominated occupational status of women is housewife which is shared 52.44% of total.
g)    Higher and lower dominant group of educational status are upper primary and illiterate which are sharing 31.71% and 2.44% respectively.
h)    The surveyed respondents with designated with president, secretary, treasurer and also members and they shared 8.54%, 8.54%, 7.32% and also 75.61% respectively.
i)    The respondents of self-help group who have taken new economic activities after joining SHGs is 42.68%, out of which 24.39% members utilized their loan except tailoring and animal husbandry.
j)    Majority of groups who have taken loan of 100000-200000 which shared 66.67% of total groups.

## XII.    CONCLUSION

It is very clear to us after the above analysis that the main reason to join in the self-help group is not only for savings, but also some other factors like credit facilities, to boost in the family income etc. are behind, and it is the process of women empowerment by which women play a significant role in the family as well as in the society. The selected indicators of women empowerment and their result of analysis support that women are gradually empowered day by day. The study also says that after joining the SHGs women positively affect the family income and successfully change their social status as economically independent one. The study explores

has been rejected. So, the value of Chi Square proves that there is a significant relation between educational Status and self-interest to join in the self-help groups.

c)    The work reveals that there is a significant relationship between educational status of women and self-interest to join in the SHGs.
d)    Majority of women i.e. 60.98% belong to the age group of 30-50. And also 76.83% of women belong to the separated type of family.
e)    Major group of marital status is married which is sharing 96.34% of total. Most

that educational status of women directly influence them to grow self-interest to join in the self-help groups. All the women of self-help groups are being benefitted in terms of satisfactory life, rise income, improvement in economic condition etc. after joining the SHGs. It helps poor women to take a part in various financial services and increases their confidence to do their duty in an institutional manner. Respect of women in the family and as well as in the society have increased and also gained an impressive position in the decision making power and control. But we need to focus on increasing the educational qualifications of girls to get with more work efficiency and fruitful outcomes. So, we can conclude that the purpose of the Government to introduce the self-help groups scheme to empower women through the improvement in quality of lives of women, eradicate poverty, grow the ability to work, enhance the management skills etc. are going to be fulfilled. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development (Devi, 2014).

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